



## Mark Your Calendar!!!

Oct. 15-Dec. 7

The time to choose, change or drop Part D or Medicare Advantage plan for 2014 is **October 15-December 7**. Your selection will be effective January 1, 2014.

If you have a plan now, watch for your *Annual Notice of Change*. You should receive it by **September 30**. It will explain plan changes for next year—premium, deductible, co-payments and drugs covered.

If you have drug coverage provided by an employer/union plan, you should receive your *Notice of Creditable Coverage* by **September 30**. This notice tells you if your plan's coverage is as "good as" Medicare's Part D coverage. If it is not creditable, you need to consider whether you want a Medicare Part D plan for 2014.

Need help with your drug costs?  
Comparing plans? Call SHIIP at  
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